



LC126

Building Collapse ALERT

RAM Mutual Insurance

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Are Your Buildings at Risk of Collapse?

Due to the possible levels of snowfall and ice building up on roofs throughout the midwest, many outbuildings have the potential to sustain damage and/or collapse.

Taking the time and effort to remove the snow and ice from the roofs of your buildings will benefit you. Besides the damage to your property covered by your insurance policy, you **may** have substantial uninsured loss. This includes:

- downtime to your operation;
- the additional cost of debris removal;
- the loss of items that cannot be replaced; or
- the value of your policy deductible.



Interior photo of broken trusses of a collapsed hog barn

Collapse coverage is provided by your insurance policy for your dwelling and buildings when indicated on the policy declarations. We have paid for and will continue to pay for the peril of collapse from the weight of snow and ice. However, we are asking for your help. If your buildings have large amounts of snow and ice on them, please consider removing it. **We recommend that this be completed in a cautious and safe manner. (see guidelines on reverse side)** With the potential for additional accumulations of snow and ice, anything you can do to reduce the risk of collapse will benefit you.

For questions on your specific policy coverages, please contact your agent .

THANK YOU FOR YOUR ASSISTANCE IN REDUCING THE RISK OF COLLAPSE TO YOUR PROPERTY!

The following information has been taken from the University of Wisconsin Extension's Web site and gives some valuable guidelines on removing snow from your building roofs.

If an owner suspects a snow loading is in excess of the design loading or if the roof is showing signs of impending collapse such as buckled or broken members, plans to remove the snow should be implemented.

Heating air in an uninsulated building can help to melt snow/ice in contact with the roof surface allowing snow/ice to slide from a sloped roof. Unvented heaters consume oxygen in the building and can contribute carbon monoxide to the building space. Both conditions are poisonous to people and livestock. People and animals should not be allowed in the building when using unvented heaters. Before starting an unvented heater, make plans for turning off the heater from outside the building.

Snow slide from the building roof can cause crushing/suffocating injuries or death. Keep people and animals away from the fall zone when snow/ice slides from the roof.

Roof snow can also be removed by shoveling. This is a dangerous process as falling from ladders and the roof is a real possibility. Consider hiring experts who own boom trucks or other specialized equipment for safely performing this task.

The following apply to removing snow from the roof:

- Use a snow roof rake if at all possible. This allows you to stand on the ground in a safe place. Check the local hardware store or building supply store. Removing snow from the edge of the roof could allow snow above the edge to avalanche. Make sure you are out of the fall zone when scraping snow from a smooth roof surface.
- Use fall protection equipment when workers are on the roof. Tie workers off so they don't fall from the roof.
- If ladders are used, locate and secure them so they do not fall while workers are standing on them. Also, locate ladders so they do not fall if snow slides off the roof knocking workers off the ladder or leaving them stranded on the roof.
- Generally remove snow from the most heavily loaded areas first.
- Remove snow in narrow strips instead of large areas to help keep loading somewhat uniform.
- Don't pile removed snow onto snow-covered areas increasing the load in those areas.
- Use plastic shovels or wooden roof rakes to avoid damaging roofing material. Don't feel as if all snow must be removed. A layer of snow next to the roof surface can protect the surface from damage during the snow removal process.
- Do not pick or chip at ice near the roof surface to avoid damaging roofing material.
- Do not use snow blowers as they can damage the roof.